application serial No. 08/345,523, filed on November 28, 1994, now US Patent No. 5,615,277, all of which are incorporated herein by reference.

Page 34, paragraph starting at line 17, ending at line 24:

As shown in Fig. 5, in one embodiment, a single Pattern Data **54** is associated with multiple Execution Commands **52**, thereby forming multiple Rule Modules **50**. Also shown in Fig. 5 is another embodiment, where multiple Pattern Data **54** are associated with a single Execution Command, again forming multiple Rule Modules **50**. Also shown in Fig. 5, another embodiment there is only one Pattern Data **45** associated with one Execution Command **52**. Any user-customized Execution Command **52** may be provided to the Clearinghouse **14** by any of the following: the user, the Clearinghouse **14**, or an authorized third-party.

Page 36, paragraph starting at line 13, ending at line 26:

Upon the Identicator's successful identification of the user from their bid biometric, other embodiments of Execution Commands **52** governing electronic transmission access include permitting the user to access their health insurance account and validate their benefits to a health-care provider prior to being admitted to a hospital, to access their pre-paid entertainment account and validate to admittance personnel their eligibility to attend an entertainment event, such as a live music concert on a pre-prescribed day, at a pre-prescribed time and to sit in a pre-prescribed seat, to access their video club account and validate to a merchant their eligibility to rent videos under their pre-paid membership, to access their driver's license on-line and validate to an authority their eligibility to drive a car, to purchase restricted products like alcohol or tobacco, or to access a restricted entertainment event such as an R-rated film being shown in theatres, to access their credit rating account and validate to a cashier their eligibility for check-writing privileges, to access an Internet web site and enter a real-time chat room with other people on-line.

Page 38, paragraph starting at line 19, ending at line 28:

As an example of the above, the user's intelligent agent can direct the user's search engine to automatically conduct periodic, customized on-line data retrievals reflecting user-customized priorities for: product or service promotional offers or discounts via email or